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UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

IN THE MATTER OF:	
Daryl Michael Davis	Case No. 22-12153
	Chapter 13
	Hearing Date: 09/13/2022

CERTIFICATION OF THE DEBTOR IN FURTHER SUPPORT OF THE
CONFIRMATION OF THE CHAPTER 13 PLAN

Daryl Michael Davis, of full age being duly sworn deposes and says:

- 1) I am the debtor in this case and am familiar with the facts of this matter and am qualified to make this Certification in support of my Chapter 13 Plan.
- 2) I have reviewed the comments on the calendar disposition list with my attorney and would like to make the following comments in an effort to clarify the facts.
- 3) With regard to Item number 2 on the Trustee's list, I have \$1000.00 left on the note, which I will pay it today. Therefore there will be no arrears to pay in the Plan to Citizens.
- 4) As the result of paying off the Citizen's Bank car note, I will have an extra \$550 per month back in the budget to pay to support the Plan payment.
- 5) My house is located in an area that has been transformed after the Super Storm Sandy 10 years ago. I had 4 four feet of water in the house at that time. My neighbors mostly tore down and re - built up to multi level homes. Getting any comps is almost impossible . If the Trustee requires, I

will go to the expense of obtaining an appraisal.

6) Revis Medical Supplies is no longer under her control. She operates under a Memorandum of Understanding with Pro-Medical Supplies East Inc. of Lakewood , New Jersey. She only receives her paystubs and has no access to the books and records of the company.

7) My spouse and I file separate tax returns. She is on a valid extension until October 2022.

This is made necessary because of her business operations in the past. I will obtain her personal 2020 FTR immediately.

8) My spouse and I live separate and apart for convenience reasons. Her living expenses are not unreasonable.

9) As to the Spouses Cell/Telephone she pays the family's cell phone bills.

10) I am an airline pilot. My spouse, not my son's mother, does not live in my household.

Consequently, when I am out of town for days on end, decent parenting requires that my son have proper adult supervision. This is made even more important because my son has serious emotional problems that result from his infant adoption from Russia.

11) My job has high standards for uniform care. I spend at least \$200 on dry cleaning. My sixteen year old son out grows clothes every minute. As to my spouse she has a teen age daughter.

12) As to the medical expense, since my major dental work has been paid for and my son is seeking less counseling, my medical expenses have been reduced to \$125 per month.

13) As the result of my job I am a high risk insuree. Since my son's mother is deceased, I am the sole

source of his support, I assert that the life insurance figure is not unreasonable.

14) My car payment is now over as I paid it off.

Therefore, based on all of the foregoing, I respectfully request that the Trustee recommend my

Chapter 13 Plan for confirmation.

I hereby certify that the foregoing statements made by me are true. I am aware that if any of the foregoing is willfully false, that I am subject to punishment.

Date: 09/02/2022

/s/**Daryl Michael Davis**

Daryl Michael Davis